



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HumanaDental Insurance Company

**SYNTHETIC GUARANTEED INVESTMENT CONTRACTS
ACTUARIAL OPINION**

HUMANADENTAL INSURANCE COMPANY

**ACTUARIAL OPINION
ON SYNTHETIC GUARANTEED INVESTMENT CONTRACTS**

December 31, 2008

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company. As of December 31, 2008, HumanaDental Insurance Company has no Synthetic Guaranteed Investment Contracts in force and does not require an actuarial opinion on Synthetic Guaranteed Investment Contracts.

Date: February 20, 2009

Frank M. Amrine, FSA, MAAA
Actuarial Director and Appointed Actuary
HumanaDental Insurance Company
500 W. Main Street, 8th Floor
Louisville, KY 40202
(502) 580-2270